

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

IN RE APPLICATION OF : Keresman, III, et al.

FOR : **DYNAMIC NUMBER AUTHENTICATION  
FOR CREDIT/DEBIT CARDS**

SERIAL NO. : Unknown

FILED : Herewith

EXAMINER : Unknown

ART UNIT : Unknown

ATTORNEY DOCKET NO. : PRA 2 0011

jc997 U.S. PTO  
10/04/630  
01/13/02

**INFORMATION DISCLOSURE STATEMENT**

Assistant Commissioner of Patents  
Washington, D.C. 20231

Dear Sir:

In accordance with 37 C.F.R. §§ 1.56, 1.97, 1.98 and MPEP § 609, applicants submit(s) the following Disclosure Statement concerning art of which the applicants are aware. A copy of PTO-1449 is enclosed herewith.

This Information Disclosure Statement is not intended to constitute an admission that any patent, publication or other information referred to herein or submitted herewith is "prior art" for this invention unless specifically designated as such.

In accordance with 37 C.F.R. §1.97(g) and (h), the filing of this Information Disclosure Statement shall not be construed to mean that a search has been made or that no other material information as defined in 37 C.F.R. §1.56(b) exists.

Under § 1.98(a)(3), no concise explanation of relevance is required for information that is in the English language. Accordingly, the enclosed art requires no further explanation (or no translation is available).

5,251,259 - Mosley  
5,317,636 - Vizcaino  
5,450,491 - McNair  
5,478,994 - Rahman, et al.  
5,544,246 - Mandelbaum, et al.

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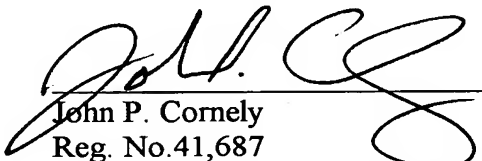
5,590,038 - Pitroda  
5,627,355 - Rahman, et al.  
5,884,271 - Pitroda  
5,887,065 - Audebert  
5,913,203 - Wong, et al.  
5,937,344 - Wong, et al.  
5,956,699 - Wong, et al.  
5,999,626 - Mullin, et al.

Under § 1.97(b)(3), this information disclosure statement is being filed before the mailing date of a first Office Action on the merits. Although it is believed no fee is necessary, any deficiency in fees should be charged to Deposit Account No. 06-0308.

It is respectfully requested that the attached document(s) be considered and officially cited in examination of this application.

Respectfully submitted,

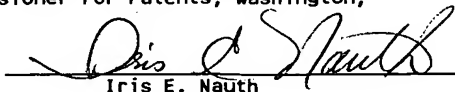
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Date of Deposit: January 11, 2002

I hereby certify that this paper or fee is being deposited with the United States Postal Service "Express Mail Post Office to Addressee" service under 37 C.F.R. 1.10 on the date indicated above and is addressed to the Assistant Commissioner For Patents, Washington, D.C. 20231

  
Iris E. Nauth

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Subst. Form PTO-1449

Atty. Docket No.: PRA 2 0011

Serial No.:

APPLICANT'S(S') INFORMATION  
DISCLOSURE STATEMENT

Applicant(s): Keresman, III, et al.

Filing Date: Herewith

Group: Unknown

Jc997 U.S. PTO  
10/04/02

01/11/02

## U.S. PATENT DOCUMENTS

Initial*		Document No.	Date	Name	Class	Subcl.	Filing Date
.	AA	5,251,259	10-05-1993	Mosley			
	AB	5,317,636	05-31-1994	Vizcaino			
	AC	5,450,491	09-12-1995	McNair			
	AD	5,478,994	12-26-1995	Rahman, et al.			
	AE	5,544,246	08-06-1996	Mandelbaum, et al.			
	AF	5,590,038	12-31-1996	Pitroda			
	AG	5,627,355	05-06-1997	Rahman, et al.			
	AH	5,884,271	03-16-1999	Pitroda			
	AI	5,887,065	03-23-1999	Audebert			
	AJ	5,913,203	06-15-1999	Wong, et al.			
	AK	5,937,344	08-10-1999	Wong, et al.			
	AL	5,956,699	09-21-1999	Wong, et al.			
	AM	5,999,626	12-07-1999	Mullin, et al.			
	AN						
	AO						

## FOREIGN PATENT DOCUMENTS

		Document No.	Date	Country	Class	Subcl.	Translation?
	AP						
	AQ						
	AR						
	AS						

## OTHER ART

	AT	
	AU	

Examiner:

Date Considered:

\* EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if in conformance and not considered. Include copy of this form with next communication to applicant.

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